

## ABSTRACT OF THE DISCLOSURE

An advertisement appending apparatus comprises a storage device that stores image, music, and advertisement data for creating the music card, a receiver that receives a request from a card sender via a network, a card creating  
5 device that creates the music card by selecting data from the storage device, an advertisement appending device that appends advertisement data stored in said storage device to the music card, if either the selected image data or music data is fee-charged, and a transmitter that transmits the music card appended with the advertisement data to a card receiver via the network.

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